

Important Notice Concerning Your Rights

7/12/2019

You are receiving this notice due to a website enhancement to your Employer Sponsored Retirement Plan.

As a result of this change, you will temporarily be unable to:

- ◆ Direct or diversify investments in your individual accounts
- ◆ Direct or diversify loan repayments in your individual accounts; and
- ◆ Obtain a loan or any distribution from the Plan.

This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a “blackout period”. Whether or not you are planning retirement in the near future, we encourage you to consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout periods for the plan will be from 8/15/2019 to 8/29/2019.

During the blackout period, you will be unable to direct or diversify the assets held in your individual account. For this reason, it is very important that you review and consider the suitability of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. You should be aware that there is a risk to holding substantial portions of your assets in one investment option.

During the time period of August 8th – September 1st, you will see an additional page after navigating to www.billingsco.com and selecting Account Access. You and your participants will need to select the August 15th Move Access ‘Account Access’ button to log into your account.

At the conclusion of the blackout period you will access your retirement account through the following website: <https://www.benefitwebaccess.com/login>

One of the benefits of this new website are enhanced security protocols, specifically Multi-Factor Authentication (MFA) which is quickly becoming the industry standard method for online protection. Please refer to the accompanying Web Instructions document for further details on MFA and accessing your account after 8/29/2019.

If you have any questions concerning this notice, please contact Participant Services (888) 744-4015.

Access to the participant web site may be limited or unavailable during periods of peak demand, market volatility, system upgrades/maintenance, or other reasons.